

**THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO**

IN RE:)	CHAPTER 13
)	CASE NO: 09-54708
)	
MELANIE LEIGH and KEVIN DAVID)	MARILYN SHEA-STONUM
BREWSTER)	BANKRUPTCY JUDGE
Debtor(s))	
)	TRUSTEE'S RECOMMENDATION
)	FOR TREATMENT OF CLAIM
)	
)	Recommendation is Effective As Of
)	8/23/10 Unless An Objection Is Filed
)	With The Court

The Chapter 13 Trustee requests that the following claim be paid under the Chapter 13 plan as recommended:

Proof of claim: REAL TIME
RESOLUTIONS INC

Date filed: 10/23/2009

US Court Claim # 01-1

Claim As Filed:

Secured	<u>\$36,814.21</u>
Interest	<u>13.55%</u>
Unsecured	<u>\$0.00</u>
Priority	<u>\$0.00</u>

Trustee's Recommendation:

Secured	<u>\$0.00</u>
Interest	<u>0.00%</u>
Unsecured	<u>\$36,814.21</u>
Priority	<u>\$0.00</u>

*****Trustee's Recommendation*****

TRUSTEE WILL NOT PAY CLAIM AS FILED.

Relief was granted to the first mortgage holder, Wells Fargo Bank, on February 16, 2010, for the property located at 4333 Elmhurst Drive, Stow. The Trustee recommends paying this claim as a general unsecured claim.

In accordance with 11 USC Section 102 and Administrative Order 02-08, party in interest shall have 40 days from the date of service of this Recommendation to file an objection and to request a hearing before the Court. If no party in interest timely objects and requests a hearing, the Trustee will be authorized, directed, and ordered to pay the claim pursuant to this Recommendation and the Recommendation will be deemed an Order of the Court. All objections and requests for hearing shall be served on the Trustee, Debtor(s), counsel for the Debtor(s), and all other parties set forth in the

CHAPTER 13

Keith L. Rucinski
Trustee
One Cascade Plaza
Suite 2020
Akron, Oh 44308
(330) 762-6335
Fax
(330) 762-7072
Email
krucinski@ch13akron.com

certificate of service. Objections and requests for hearing must be filed with the US

Bankruptcy Court at:

US Bankruptcy Court
2 South Main Street
455 John F. Seiberling Federal Building
Akron, OH 44308-1810

Respectfully submitted,

/s/ Keith L. Rucinski

Keith L. Rucinski, Chapter 13 Trustee
Ohio Reg. No. 0063137
One Cascade Plaza, Suite 2020
Akron, OH 44308
Phone: 330.762.6335
Fax: 330.762.7072
Email: krucinski@ch13akron.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing has been sent to:

MELANIE LEIGH BREWSTER
4333 ELMHURST
STOW, OH 44224
(Via Regular Mail)

KEVIN DAVID BREWSTER
1738 STATE RT 303 #95
STREETSBORO, OH 44241
(Via Regular Mail)

ROBERT M WHITTINGTON (via ECF)

REAL TIME RESOLUTIONS INC
AGENT FOR AMERICAN HOME MTG
1750 REGAL ROW, STE 120
DALLAS, TX 75235
(via Regular Mail)

Keith L. Rucinski, Chapter 13 Trustee (via ECF)

Office of the US Trustee (via ECF)

Date of Service: 7/13/2010

By: **Jennifer Shotwell**
Office of the Chapter 13 Trustee

CHAPTER 13

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